

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Mark A. Gorby
Debtor

Case No. 12-05304-MDF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 1 of 1
Total Noticed: 20

Date Rcvd: Sep 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2016.

db
4245920 +Mark A. Gorby, 1032 Knob Hill Rd, Fayetteville, PA 17222-9787
4178930 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
4178931 +Chambersburg Hospital, 760 E. Washington Street, Chambersburg, PA 17201-2751
4178931 +Clinton Barkdoll, Esq., Kulla Barkdoll Ullman And Painter, 9 East Main Street,
Waynesboro, PA 17268-1633
4262804 +DEBORAH K. HOFF, ESQ., ATTORNEY AT LAW, 154 SOUTH POTOMAC STREET,
WAYNESBORO, PA 17268-2641
4279752 +Domestic Relations Section, Franklin County Court Of Common Pleas, 218 North Second Street,
Chambersburg, PA 17201-1642
4178926 +Gorby Mark A, 1032 Knob Hill Rd, Fayetteville, PA 17222-9787
4178932 +Greater Baltimore Medical Center, 6701 North Charles Street, Towson, MD 21204-6881
4178927 +Julie Gray Dorsett Attorney At Law, 39 North Second Street, Chambersburg, PA 17201-1819
4178933 +Meritus Medical Center, Attn: Patient Accts Dept, 11116 Medical Campus Rd,
Hagerstown, MD 21742-6710
4178934 Nco Fin/51, Po Box 13574, Philadelphia, PA 19101
4178935 Rocky Mountain Holdings LLC, PO Box 713375, Cincinnati, OH 45271-3375
4178937 +Waynesboro Hospital, 501 E. Main Street, Waynesboro, PA 17268-2394

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4178928 +EDI: BANKAMER.COM Sep 13 2016 19:33:00 Bank Of America, N.A., 450 American St,
Simi Valley, CA 93065-6285
4178929 +EDI: CAPITALONE.COM Sep 13 2016 19:33:00 Capitol One, Po Box 5253,
Carol Stream, IL 60197-5253
4209477 E-mail/Text: bankruptcy.bnc@ditech.com Sep 13 2016 19:33:07 Green Tree Servicing LLC,
P.O. Box 6154, Rapid City, SD 57709-6154
4209478 E-mail/Text: bankruptcy.bnc@ditech.com Sep 13 2016 19:33:07 Green Tree Servicing LLC,
Po Box 0049, Palatine, IL 60055-0049
4298349 +EDI: PRA.COM Sep 13 2016 19:33:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
4178936 EDI: AGFINANCE.COM Sep 13 2016 19:33:00 Springleaf Financial, 1655 E Main St,
Waynesboro, PA 17268
4197784 EDI: AGFINANCE.COM Sep 13 2016 19:33:00 Springleaf Financial Services, 2009 E Main St,
Waynesboro, PA 17268

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2016 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkggroup@kmlawgroup.com,
bkggroup@kmlawgroup.com
Julie Gray Dorsett on behalf of Plaintiff Mark A. Gorby dorsettlaw.bk@comcast.net
Julie Gray Dorsett on behalf of Debtor Mark A. Gorby dorsettlaw.bk@comcast.net
Mary F Kennedy on behalf of Creditor The Bank of New York Mellon mary@javardianlaw.com,
tami@javardianlaw.com
Mary F Kennedy on behalf of Defendant Bank of New York Mellon mary@javardianlaw.com,
tami@javardianlaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Mark A. Gorby**

First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:12-bk-05304-MDF**

Social Security number or ITIN **xxx-xx-1386**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark A. Gorby
aka Mark Allen Gorby

By the
court:



September 13, 2016

Honorable Mary D. France
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.